

## **"If your brother becomes impoverished... you shall strengthen him. Do not take from him interest and increase." (25:35,36)**

The prohibition against paying interest to a Jew presents a number of difficulties. First, why should interest be forbidden altogether? Second, if taking interest is so bad, why are we permitted to exact interest from gentiles? Isn't this a form of "double standard"? In response to these questions, *Horav S.R. Hirsch z.l.* offers an explanation which focuses on the true meaning of this prohibition.

It is an accepted norm for one to make use of his home, animals, and various other possessions. He can do this either by personally utilizing them or by renting them out, applying the rental money to supporting oneself and one's family. On the surface, one would think that this idea should similarly be valid in reference to money. In reality lending money is like renting money; charging interest is tantamount to collecting rent! Furthermore, interest would seem to be a logical reimbursement for the money the lender has "lost" by not having these funds accessible for the duration of the loan. Indeed, he might have profited from an investment made with this money. Therefore, we may conclude that taking interest is not in itself antithetical to morality.

The *Torah's* admonishment against taking interest is not based upon general ethical principles. Rather, it is a way of establishing a duty of mutual assistance among the Jewish people. It is a duty which must be totally fulfilled. If the entire world were inclined to accept such a noble attitude, it would seem logical that taking interest would be forbidden throughout. The world community, however, has not accepted this honorable approach. Therefore, it seems unfair to impose upon the Jewish people to refrain from lending money without receiving some form of compensation from their gentile neighbors. After all, if we have been subjected to paying interest, we should be permitted to receive remuneration for lending.

Although the prohibition against interest can not be instituted universally, the *Torah* has imposed it upon the Jewish people to distinguish them from a society based upon self-interest. The serves to inspire *Bnei Yisrael* to be a community founded upon self-sacrifice and mutual concern. As *Horav Hirsch* concludes, we should not view money as a vehicle for attaining dominion over others, but as an instrument for effectively contributing to others' happiness and well-being.